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and Wales. The conclusion from the comparison of budgets of similar classes is that "the dietary of the average American family is more varied and more liberal than that of families that as nearly as possible correspond with them in the United Kingdom." The food bill takes a more subordinate place in the American than in the British working-class budget. In regard to clothes, it appears that higher prices have to be paid in the United States than in the United Kingdom for woolen and worsted fabrics of a similar quality. However, the most noteworthy fact is the practice common in the United States of buying clothes that are expected to last for a single season and not for two or more seasons as is common in the United Kingdom. The analysis shows that "the cost of food and rent combined (allotting weights of four and one respectively, these weights being derived from the British budgets) would have been but fifty-two per cent greater in the United States than in England and Wales; but these heavier relative charges on working-class income have been accompanied by weekly wages in American towns as indicated by the three trade groups—building, engineering, and printing—which are as 230:100." Real wages are, then, about one half more in the United States than in the United Kingdom.

The data upon which the report is based seem to have been carefully collected and the manner of working up the data is excellently suited to the object of the investigation.

WARREN M. PERSONS.

Dartmouth College.

The Standard of Living among the Industrial People of the United States. By FRANK HATCH STREIGHTOFF. (Boston and New York: Houghton, Mifflin and Company. 1911. Pp. xix, 196. \$1.00.)

Much information concerning the standard of living is accessible in labor reports, monographs, and periodical literature; and to gather this scattered material and present the essential facts in condensed form has been Mr. Streightoff's task. The survey is confined to the situation in this country and in recent years, but within this field the author has exercised praiseworthy diligence in the search for material. He has not only utilized the publications of the Census Bureau and the United States Bureau of Labor, but he has rescued scattered data from the oblivion of state labor reports and drawn upon contributions to the knowl-

edge of his subject made by students of specific industries and of definite localities. The merit of the work was recognized in the award of a Hart Marx and Schaffner prize.

After discussing the apportionment of incomes among the principal objects of expenditure, the author takes up unemployment as lowering the actual standard of living. The amount and sources of income are then considered, and it is estimated that at least five million adult males receive less than \$600 each a year for their labor. What the wage received actually provides is next shown, under the headings of housing, food, social and intellectual life. The minimum living wage in the smaller cities of the North is estimated at \$650. Mr. Streightoff writes in no controversial spirit, but he does not conceal his belief that the current wage for unskilled labor is too low to meet the requirements of a decent standard. He finds abundant evidence of families deteriorating physically because of insufficient income, and even where the wage suffices for food, clothing and shelter, little or nothing remains to meet the wants of the intellectual and spiritual life.

Good judgment is shown in the selection of topics and in the proportioning of the work. The author is not always so successful in the critical use of his sources. The estimates of the number of the unemployed (chapter III) are treated as more exact than in every case is warranted. It is not safe to judge all the families in New York City by the four hundred studied by the Charities Committee of 1907, nor to generalize very broadly as to the four-hundred-dollar income-group on the basis of returns from eight families. As a warning against such dangers, it would have been well to insert the number of families in each income-group in tables such as those given on pages 105 and 122, even though to do so would detract somewhat from the advantage gained by the condensation of the original table. The figures of the *Eighteenth Annual Report* of the United States Bureau of Labor are used without any suggestion of the difficulties arising from the method therein employed of combining families into income-groups without regard to differences of locality within state lines.

It is a great convenience to have the results of many local investigations brought together with scholarly accuracy in a book of two hundred pages, well equipped with bibliography and index. Yet it should never be forgotten, in the attempt to get a composite

photograph of existing conditions, that we have in this country not one, but many standards, varying with nationality, occupation, and locality, and that there is still need for much intensive study of these group-standards in all parts of our land.

ROBERT COIT CHAPIN.

Beloit College.

NEW BOOKS

BLOOMFIELD, M. *The vocational guidance of youth.* Introduction by PAUL H. HANUS. (Boston and New York: Houghton Mifflin Co. 1911. Pp. xii, 123. 60 c.)

Contains three pages of bibliography.

CLEMENT, H. *Habitations à bon marché et caisses d'épargne.* (Paris: Bloud et Cie. 60 fr.)

EARP, E. L. *The social engineer.* (New York: Eaton and Mains. 1911. Pp. 23, 326. \$1.50.)

Author is professor of Christian Sociology in Union Theological Seminary. Three pages of references.

FERRAND, L. *L'habitation ouvrière et à bon marché.* (Paris: Le-coffre. 1.90 fr.)

JAUSSON, W. *Die Zustände im deutschen Fabrikwohnungswesen. Ergebnisse einer von der Kommission zur Beseitigung des Kost- und Logiszwanges veranstalteten Erhebung.* (Berlin: Buchhandlung Vorwärts. 1910. Pp. 112. 3 m.)

MONTGOMERY, H. E. *Christ's social remedies.* (New York: Putnam. 1911. Pp. ii, 433. \$1.50.)

SCHACHNER, M. R. *Die soziale Frage in Australien und Neu Seeland.* (Jena: Fischer. 1911. Pp. vi, 394.)

Author spent nearly two years in Australia.

Insurance and Pensions

Property Insurance. By SOLOMON S. HUEBNER. (New York and London: D. Appleton and Company. 1911. Pp. xxii, 421. \$2.00.)

Insurance and Real Estate. By EDWARD R. HARDY and WALTER LINDNER. *Modern Business*, Vol. VIII. (New York: Alexander Hamilton Institute. 1911. Pp. xxv, 505.)

It is only within the last twelve or fourteen years that the subject of insurance has been considered sufficiently disciplinary in character as to be given a place in the curricula of our colleges and universities. Recently, however, the spread of this study